

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ANTHONY R CERVANTES  
SUZANNE M CERVANTES  
Debtor(s)

Case No. 15-18186

**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/22/2015.
- 2) The plan was confirmed on 08/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/12/2016.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$97,490.00.
- 10) Amount of unsecured claims discharged without payment: \$121,346.95.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,578.76
Less amount refunded to debtor	\$438.76

**NET RECEIPTS:**

**\$13,140.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$577.09
Other	\$419.50

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,996.59**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARNOLD SCOTT HARRIS	Unsecured	5,310.00	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	426.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,739.00	2,764.94	2,764.94	740.16	0.00
CASTLE PAYDAY	Unsecured	1,100.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	1,994.22	1,994.22	533.84	0.00
CHASE CC	Unsecured	4,070.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	160.00	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	79.00	NA	NA	0.00	0.00
Credit Cntrl	Unsecured	2,899.00	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS INC	Secured	1,200.00	1,605.88	175.00	175.00	0.00
ILLINOIS TITLE LOANS INC	Unsecured	NA	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	101,445.00	180,241.08	182,645.14	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	2,404.06	2,404.06	2,404.06	0.00
JPMORGAN CHASE BANK NATIONAL	Unsecured	79,292.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	200.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	3.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	180.00	NA	NA	0.00	0.00
MIDWEST COLLECTION SERVICE	Unsecured	79.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	5,000.00	NA	NA	0.00	0.00
MRSI	Unsecured	320.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	810.00	810.00	216.83	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	420.00	420.00	112.43	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	35.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	20.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MUNICIPAL COLLECTIONS OF AMER	Unsecured	20.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	20.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	20.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	NA	169.00	169.00	45.24	0.00
NICOR GAS	Unsecured	600.00	731.89	731.89	195.92	0.00
PRA RECEIVABLES MGMT	Unsecured	11,104.00	12,206.13	12,206.13	3,267.49	0.00
QUANTUM3 GROUP LLC	Unsecured	190.00	219.20	219.20	58.68	0.00
SULLIVAN URGENT AID CENTERS	Unsecured	NA	476.35	476.35	127.52	0.00
VERIZON	Unsecured	589.00	994.57	994.57	266.24	0.00
Vision Fin	Unsecured	4,261.00	NA	NA	0.00	0.00
Vision Fin	Unsecured	146.00	NA	NA	0.00	0.00
ZION LUTHERAN SCHOOL	Unsecured	745.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$182,645.14	\$0.00	\$0.00
Mortgage Arrearage	\$2,404.06	\$2,404.06	\$0.00
Debt Secured by Vehicle	\$175.00	\$175.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$185,224.20</b>	<b>\$2,579.06</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,786.30</b>	<b>\$5,564.35</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,996.59</u>
Disbursements to Creditors	<u>\$8,143.41</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,140.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/15/2017

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.